

Information to identify the case:

Debtor 1	<u>Curtis C. Lee</u>	Social Security number or ITIN	xxx-xx-0874
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kathleen M. Lee</u>	Social Security number or ITIN	xxx-xx-7382
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-32368-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Curtis C. Lee

Kathleen M. Lee

2/21/23

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Curtis C. Lee
Kathleen M. Lee
Debtors

Case No. 17-32368-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 21, 2023

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Curtis C. Lee, Kathleen M. Lee, 395 2nd Street, Hackensack, NJ 07601-2730
517160130	+ Ashwood Financial Inc, Po Box 47707, Indianapolis, IN 46247-0707
517160137	+ Capital One, PO Box 1954, Southgate, MI 48195-0954
517160149	+ Fremont Investment & Loan, Attn: Bankruptcy, PO Box 24738, West Palm Beach, FL 33416-4738
517160153	+ Gmac Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5345
517160156	+ Metlife Home Loan, Pob 630387, Irving, TX 75063-0119
517160157	+ Milstead & Associates, LLC, 1 East Stow Road, Marlton, NJ 08053-3118
517160158	+ New Century Mortgage C/Carrington, 1610 E. St. Andrew Place, B150, Santa Ana, CA 92705-4941
517160163	+ Sotrust Mtge, 1 Home Campus 1st Floor, Des Moines, IA 50328-0001
517160164	+ Sundance Vacation Network, Attn: Tristate Fin Inc., PO Box 2520, Wilkes Barre, PA 18703-0018
517160171	Union Cty Probation, 32 Winfield Scott Plz, Elizabeth, NJ 07201
517160175	Wells Fargo Hm Mortgage, 3480 Stateview Blv, Des Moines, IA 50306
517160177	+ Yvonne Manns, 14772 Soapstone Drive, Gainesville, VA 20155-4807

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 21 2023 22:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 21 2023 22:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517160129	+ Email/PDF: bncnotices@becket-lee.com	Feb 21 2023 22:59:41	American Express, PO Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
517160136	EDI: BANKAMER.COM	Feb 22 2023 03:34:00	Bk Of Amer, Po Box 982235, El Paso, TX 79998
517160132	EDI: BANKAMER.COM	Feb 22 2023 03:34:00	Bank Of America, Attention: Recovery Department, 4161 Peidmont Pkwy., Greensboro, NC 27410
517160134	+ EDI: BANKAMER.COM	Feb 22 2023 03:34:00	Bank of America, Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170
517375476	+ EDI: BANKAMER2.COM	Feb 22 2023 03:34:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517160135	+ EDI: TSYS2	Feb 22 2023 03:34:00	Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
517160144	EDI: CITICORP.COM	Feb 22 2023 03:34:00	Citibank Sd, Na, Attn: Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Feb 21, 2023

Form ID: 3180W

Total Noticed: 55

517160147	EDI: CITICORP.COM	Feb 22 2023 03:34:00	Exxmblici, Attn.: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195
517160138	+ EDI: CAPITALONE.COM	Feb 22 2023 03:34:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517341704	+ Email/Text: bankruptcy@cavps.com	Feb 21 2023 22:45:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517160143	+ EDI: LCITDAUTO	Feb 22 2023 03:34:00	Chrysler Financial/TD Auto Finance, Attn: Bankruptcy, PO Box 551080, Jacksonville, FL 32255-1080
517160145	+ EDI: CITICORP.COM	Feb 22 2023 03:34:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bankrup, PO Box 790040, Saint Louis, MO 63179-0040
517309959	+ Email/Text: bankruptcy@dss.virginia.gov	Feb 21 2023 22:45:00	Commonwealth of VA, Office of the Attorney General, DCSE - Bankruptcy Unit, 2001 Maywill St. Ste. 200, Richmond, VA 23230-3236
517160148	+ EDI: AMINFOFP.COM	Feb 22 2023 03:34:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
517160150	+ EDI: RMSC.COM	Feb 22 2023 03:34:00	GECRB / HH Gregg, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
517160151	+ EDI: RMSC.COM	Feb 22 2023 03:34:00	GECRB/JC Penny, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
517160152	+ EDI: RMSC.COM	Feb 22 2023 03:34:00	GECRB/Lowes, Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
517160146	EDI: IRS.COM	Feb 22 2023 03:34:00	Dept. Of Treasury, Internal Revenue Service, POB 9019, Holtsville, NY 11742-9019
517160141	EDI: JPMORGANCHASE	Feb 22 2023 03:34:00	Chase Bp Prvt Lbl, Po Box 15298, Wilmington, DE 19850
517160142	EDI: JPMORGANCHASE	Feb 22 2023 03:34:00	Chase Card, Po Box 15298, Wilmington, DE 19850
517382494	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 21 2023 22:45:00	JPMorgan Chase Bank N.A., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
517378085	Email/PDF: resurgentbknotifications@resurgent.com	Feb 21 2023 22:59:25	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517220384	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 21 2023 22:45:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
517160159	EDI: PRA.COM	Feb 22 2023 03:34:00	Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541
517259520	EDI: PRA.COM	Feb 22 2023 03:34:00	Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
517381644	EDI: PRA.COM	Feb 22 2023 03:34:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
517160160	+ EDI: CITICORP.COM	Feb 22 2023 03:34:00	Prsm/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
517160161	+ Email/Text: bk-notification@sps-law.com	Feb 21 2023 22:44:00	Schachter Portnoy LLC, 3490 US Route 1, Suite 6, Princeton, NJ 08540-5920
517160162	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 21 2023 22:45:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
517160165	+ Email/Text: bankruptcy@sunrisecreditservices.com	Feb 21 2023 22:44:00	Sunrise Credit Service, 234 Airport Plaza Blvd S,

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Feb 21, 2023

Form ID: 3180W

Total Noticed: 55

			Farmingdale, NY 11735-3938
517160166	+ EDI: RMSC.COM	Feb 22 2023 03:34:00	Syncb/carcare One, C/o Po Box 965036, Orlando, FL 32896-0001
517160167	+ EDI: RMSC.COM	Feb 22 2023 03:34:00	Syncb/gap, Po Box 965005, Orlando, FL 32896-5005
517160168	+ EDI: RMSC.COM	Feb 22 2023 03:34:00	Syncb/home Design-hi-p, C/o P.o. Box 965036, Orlando, FL 32896-0001
517161454	+ EDI: RMSC.COM	Feb 22 2023 03:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517185889	+ EDI: AIS.COM	Feb 22 2023 03:34:00	T Mobile/T-Mobile USA Inc, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517160169	EDI: LCITDAUTO	Feb 22 2023 03:34:00	Td Auto Finance, 27777 Franklin Rd, Farmington Hills, MI 48334
517160172	+ EDI: VERIZONCOMB.COM	Feb 22 2023 03:34:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
517160154	EDI: WACHOVIA.COM	Feb 22 2023 03:34:00	Homeq Servicing, Po Box 13716, Sacramento, CA 95853
517160173	^ MEBN	Feb 21 2023 22:42:10	Weisfield Jewelers/Sterling Jewelers Inc, Attn: Bankruptcy, PO Box 1799, Akron, OH 44309-1799
517160176	+ EDI: WFFC2	Feb 22 2023 03:34:00	Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517160131	*+	Ashwood Financial Inc, Po Box 47707, Indianapolis, IN 46247-0707
517160133	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Attention: Recovery Department, 4161 Peidmont Pkwy., Greensboro, NC 27410
517160139	*+	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517160140	*+	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517160155	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Cincinnati, OH 45999-0149
517160170	*	Td Auto Finance, 27777 Franklin Rd, Farmington Hills, MI 48334
517160174	*+	Weisfield Jewelers/Sterling Jewelers Inc, Attn: Bankruptcy, PO Box 1799, Akron, OH 44309-1799

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2023

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Feb 21, 2023

Form ID: 3180W

Total Noticed: 55

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2023 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor JPMORGAN CHASE BANK N.A. nj-ecfmail@mwclaw.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor JPMORGAN CHASE BANK N.A. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael J. Milstead	on behalf of Creditor JPMORGAN CHASE BANK N.A. bkecf@milsteadlaw.com bkecf@milsteadlaw.com
Roger Fay	on behalf of Creditor JPMORGAN CHASE BANK N.A. rfay@milsteadlaw.com bkecf@milsteadlaw.com
Russell L. Low	on behalf of Joint Debtor Kathleen M. Lee ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low	on behalf of Debtor Curtis C. Lee ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8